

Evermore Bank

Fort Lauderdale, FL

Established
12/15/2022

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

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Information contained herein was obtained from FIS is believed to be reliable however, accuracy is not guaranteed and all peer and state averages are simple averages.

PEER GROUP POSITION
For the
Treasure Coast Group

For the three months ended March 31, 2026

Institution name	Total Assets (\$'000's)
Seacoast National Bank	21,134,120
Optimumbank	1,268,490
Anchor Bank	606,938
Paradise Bank	444,871
Locality Bank	357,989
Desjardins Bank, National Association	340,637
Evermore Bank	314,438
Natbank, National Association	291,932
Community Bank Of The South	252,467
Cypress Bank & Trust	221,102
Bank Of Belle Glade	155,890

Institution name	Return on Avg Assets (%)
Paradise Bank	1.93
Optimumbank	1.67
Desjardins Bank, National Association	1.43
Cypress Bank & Trust	1.27
Bank Of Belle Glade	1.06
Anchor Bank	1.06
Community Bank Of The South	0.77
Seacoast National Bank	0.62
Evermore Bank	0.47
Natbank, National Association	0.41
Locality Bank	0.10

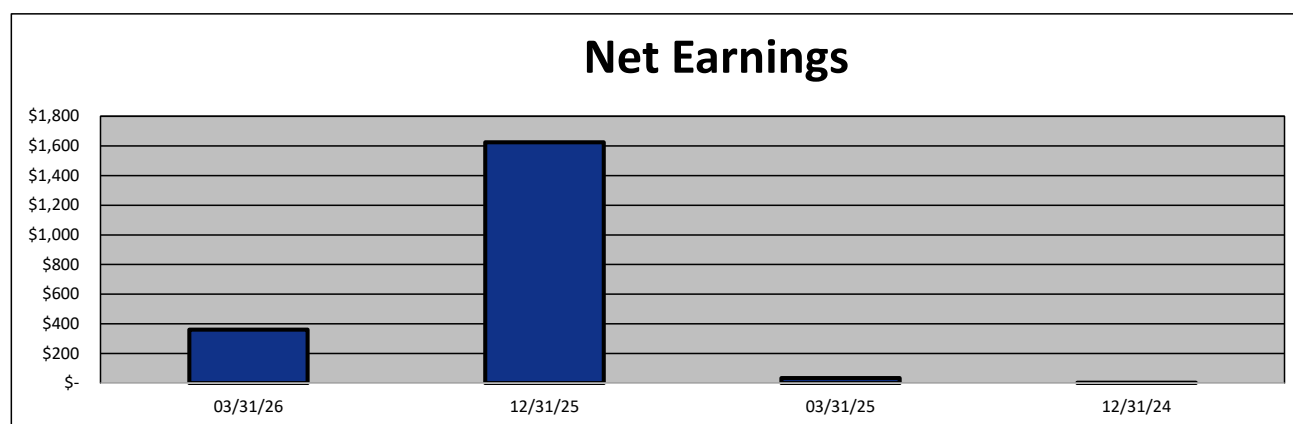
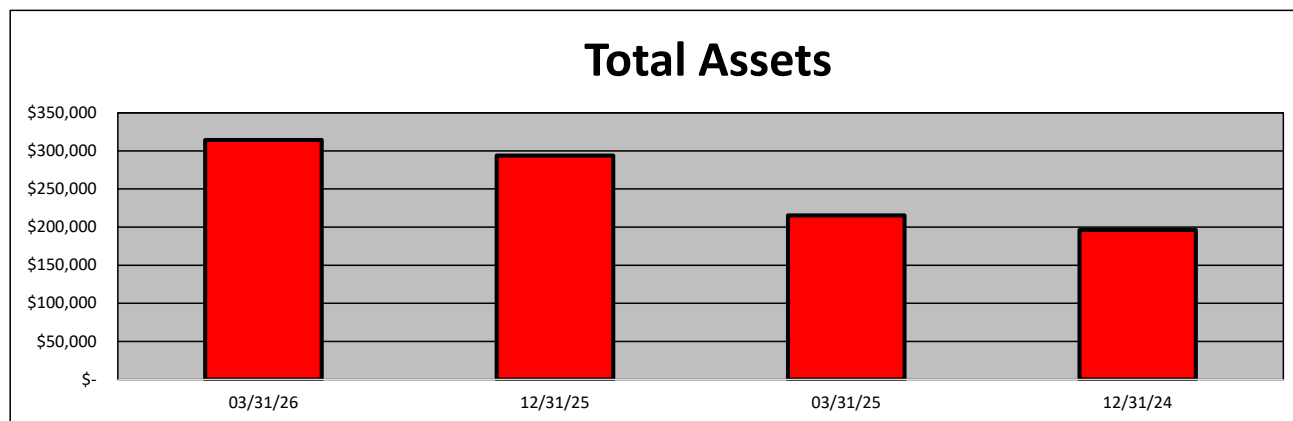
EXECUTIVE SUMMARY - Evermore Bank
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	13.10	13.75	17.85	19.48	10.49	13.08
Leverage Ratio	13.50	14.31	18.96	20.39	11.09	13.20
Tier 1 Cap/Risk Based Assets	16.49	18.41	22.05	26.69	12.37	11.69
Risk Based Ratio	17.65	19.58	23.02	27.66	13.16	12.21
Common Equity Tier 1 Capital Ratio	16.49	18.41	22.05	26.69	12.25	11.69
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	92.13	88.13	100.55	89.82	75.38	82.43
Loans/Assets	79.29	75.14	81.45	71.17	63.61	67.94
Securities/Assets	4.24	3.70	4.05	4.01	17.71	12.02
PROFITABILITY:						
Return on Avg Assets	0.47	0.67	0.07	0.00	0.81	0.98
Return on Avg Equity	3.54	4.14	0.36	0.01	9.54	9.73
Nonint Income/Avg Assets	0.12	0.14	0.17	0.16	0.74	0.83
Net Overhead Ratio	2.16	2.62	2.85	3.29	2.34	2.19
Efficiency Ratio	67.08	73.79	82.47	89.92	71.79	65.91
Assets (per million) per Employee	10.48	10.13	7.69	7.26	10.70	9.27
ASSET QUALITY:						
Allowance/Loans	1.12	1.11	0.94	0.98	1.31	1.08
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.51	0.28
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.35	0.22
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.02	1.58
YIELDS & COSTS:						
Yield on earning assets	6.47	6.90	6.70	6.96	5.45	5.56
Cost of funds	3.65	3.97	3.94	4.03	1.92	1.94
Net interest margin	3.31	3.65	3.54	3.76	3.31	3.79
Avg Earning Assets/Avg Assets	99.09	98.87	98.63	97.65	95.53	96.21

SELECTED FINANCIAL DATA - Evermore Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	314,438	293,816	215,213	196,112	99,225	46.11
Cash and Equivalents	50,404	60,537	29,812	47,059	20,592	69.07
Securities	13,334	10,859	8,714	7,870	4,620	53.02
Loans, net	249,306	220,784	175,299	139,574	74,007	42.22
Deposit Accounts	270,603	250,509	174,339	155,396	96,264	55.22
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	41,194	40,408	38,422	38,193	2,772	7.21

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	361	1,625	34	2	327	961.76
Interest Income	4,894	16,640	3,350	10,608	1,544	46.09
Interest Expense	2,390	7,847	1,580	4,878	810	51.27
Net Interest Income	2,504	8,793	1,770	5,730	734	41.47
Credit Loss Expense	342	1,096	291	610	51	17.53
Noninterest income	93	346	84	252	9	10.71
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,742	6,744	1,529	5,379	213	13.93
Net Operating Income	513	1,299	34	(7)	479	1,408.82
Income Taxes	152	(403)	-	-	152	NA

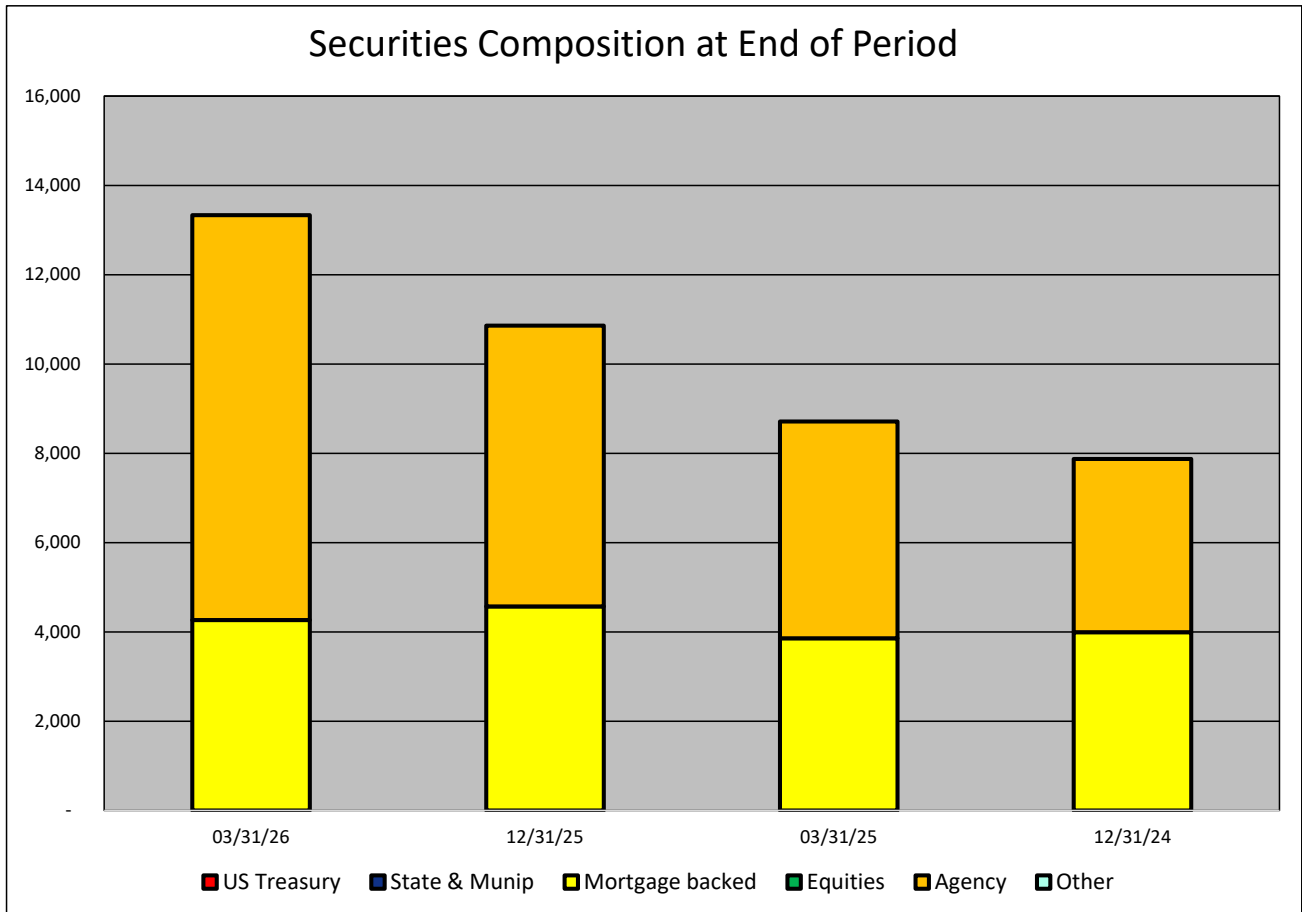


SECURITIES COMPOSITION - Evermore Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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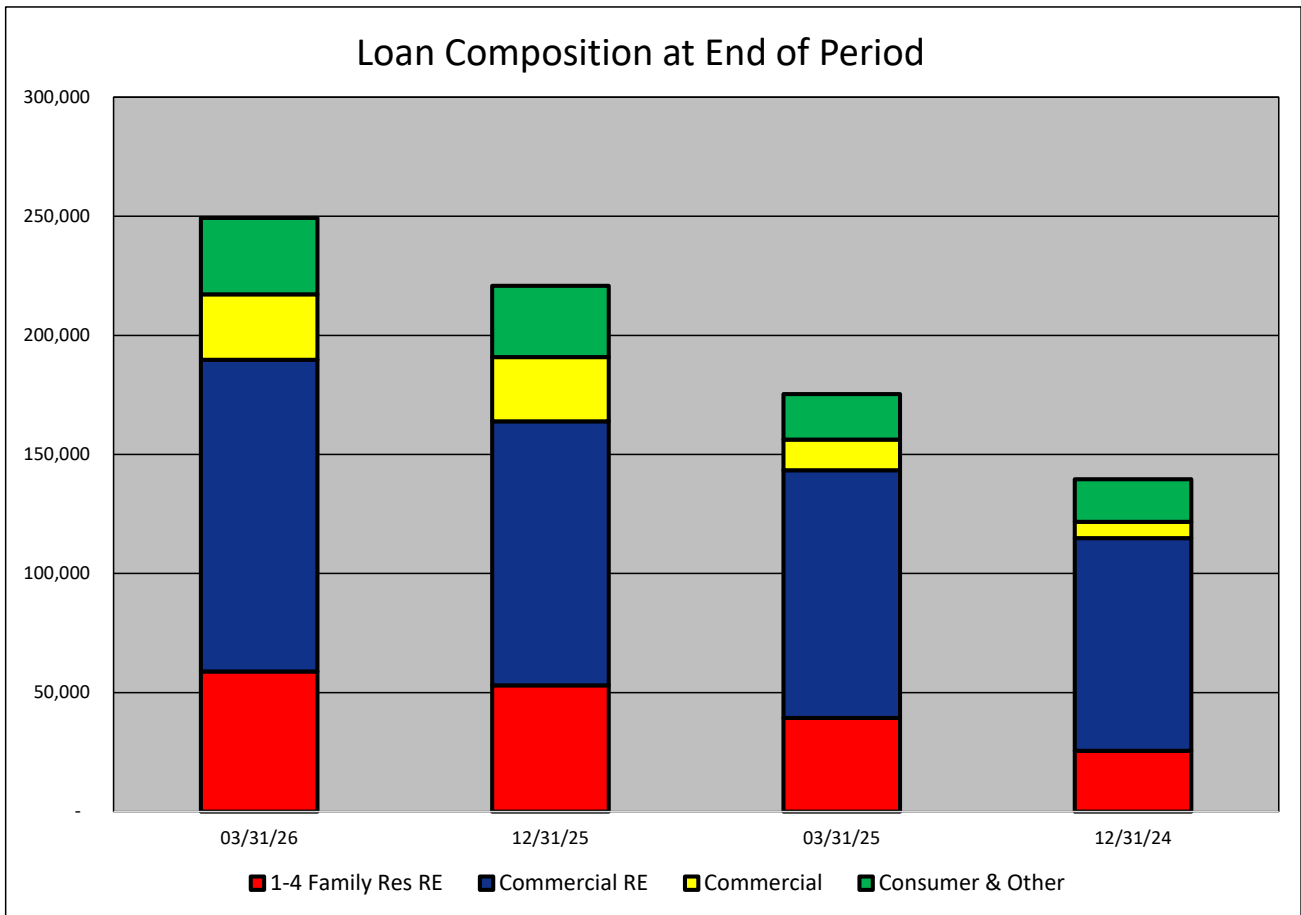
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	4,265	4,573	3,858	3,994	407	10.55
Equities	-	-	-	-	-	NA
Agency	9,069	6,286	4,856	3,876	4,213	86.76
Other	-	-	-	-	-	NA
Total Securities	13,334	10,859	8,714	7,870	4,620	53.02



LOAN PORTFOLIO COMPOSITION - Evermore Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	58,901	53,022	39,322	25,494	19,579	49.79
Commercial RE	130,798	110,831	103,983	89,326	26,815	25.79
Commercial	27,518	27,011	12,919	6,918	14,599	113.00
Consumer & Other	32,089	29,920	19,075	17,836	13,014	68.23
Loans, Net	249,306	220,784	175,299	139,574	74,007	42.22



LOAN PORTFOLIO QUALITY - Evermore Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	2,458	1,362	1,362	752	1,096	80.47
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	342	1,096	291	610	51	17.53
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,800	2,458	1,653	1,362	1,147	69.39

NON-PERFORMING ASSETS:

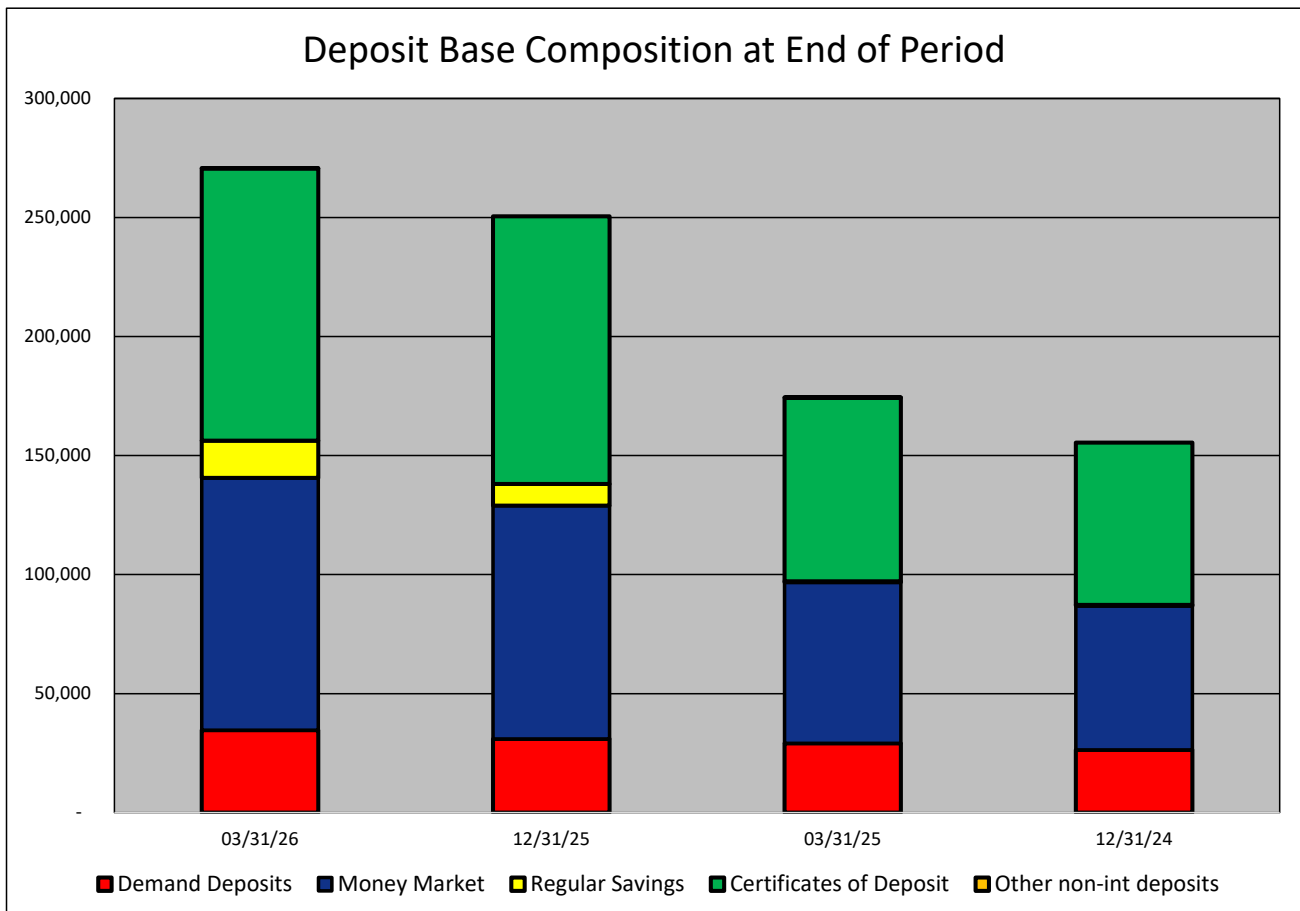
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

DEPOSIT BASE COMPOSITION - Evermore Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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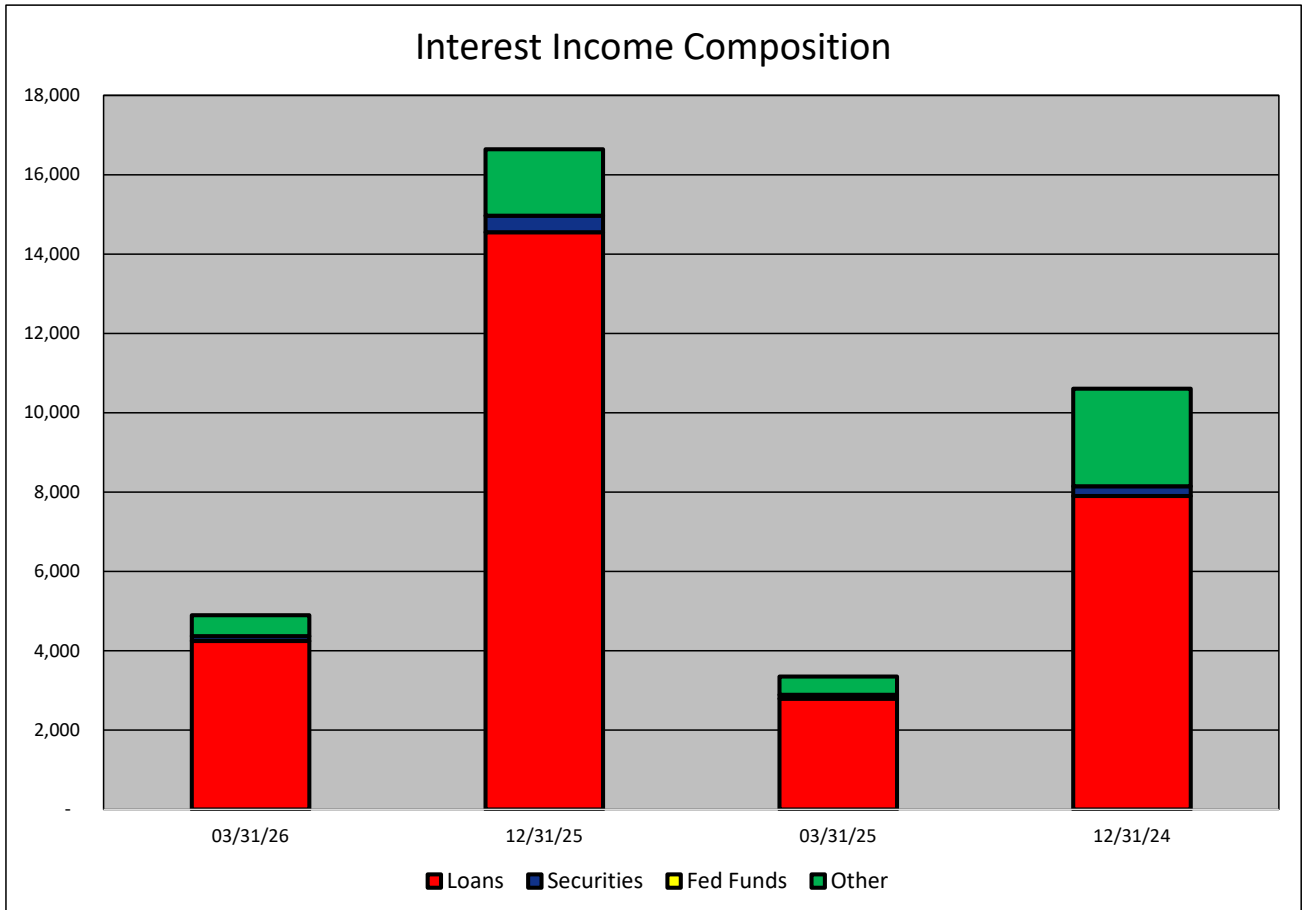
DEPOSIT BASE CATEGORY:

Demand Deposits	34,651	30,915	29,056	26,327	5,595	19.26
Money Market	105,993	98,022	67,721	60,543	38,272	56.51
Regular Savings	15,580	9,149	358	390	15,222	4,251.96
Certificates of Deposit	114,378	112,423	77,203	68,136	37,175	48.15
Other non-int deposits	1	-	1	-	-	-
Total Deposits	270,603	250,509	174,339	155,396	96,264	55.22



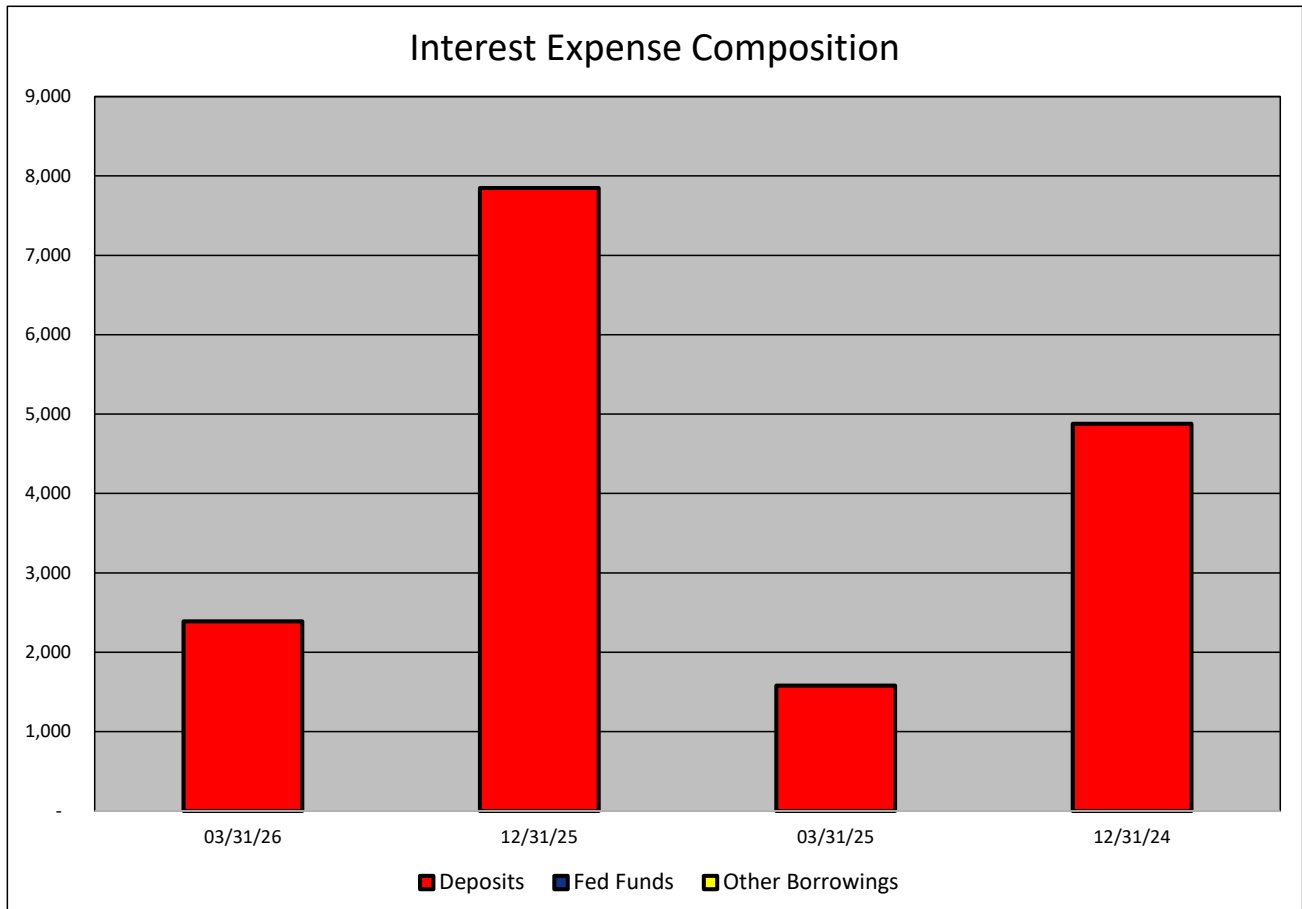
INTEREST INCOME COMPOSITION- Evermore Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	4,244	14,549	2,790	7,904	1,454	52.11
Securities	125	417	104	241	21	20.19
Fed Funds	-	-	-	-	-	NA
Other	525	1,674	456	2,463	69	15.13
Total Int Income	4,894	16,640	3,350	10,608	1,544	46.09



INTEREST EXPENSE COMPOSITION- Evermore Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	2,390	7,847	1,580	4,878	810	51.27
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	<u>2,390</u>	<u>7,847</u>	<u>1,580</u>	<u>4,878</u>	<u>810</u>	<u>51.27</u>

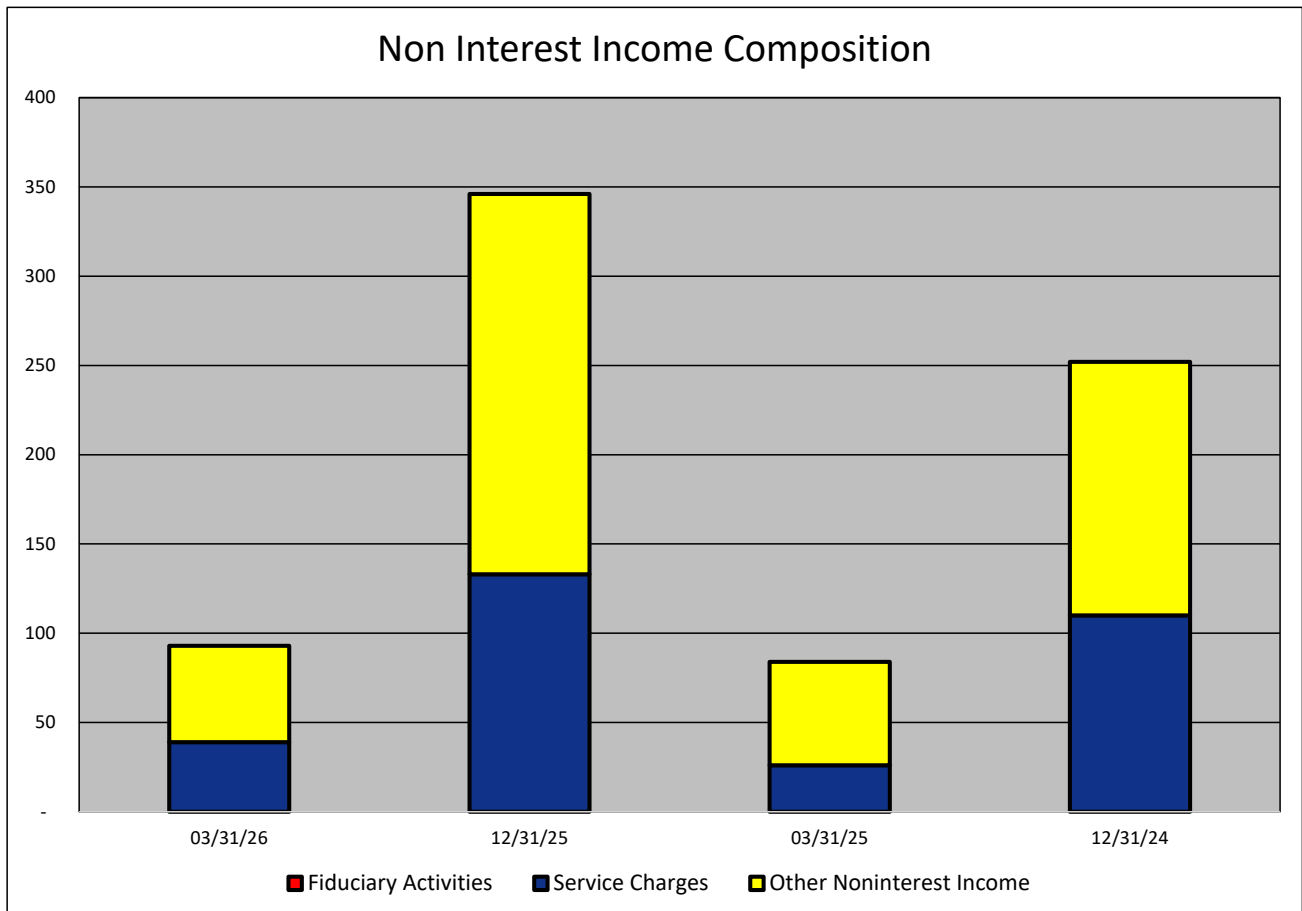


NONINTEREST INCOME COMPOSITION- Evermore Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	39	133	26	110	13	50.00
Other Noninterest Income	54	213	58	142	(4)	(6.90)
Total Nonint. Income	93	346	84	252	9	10.71

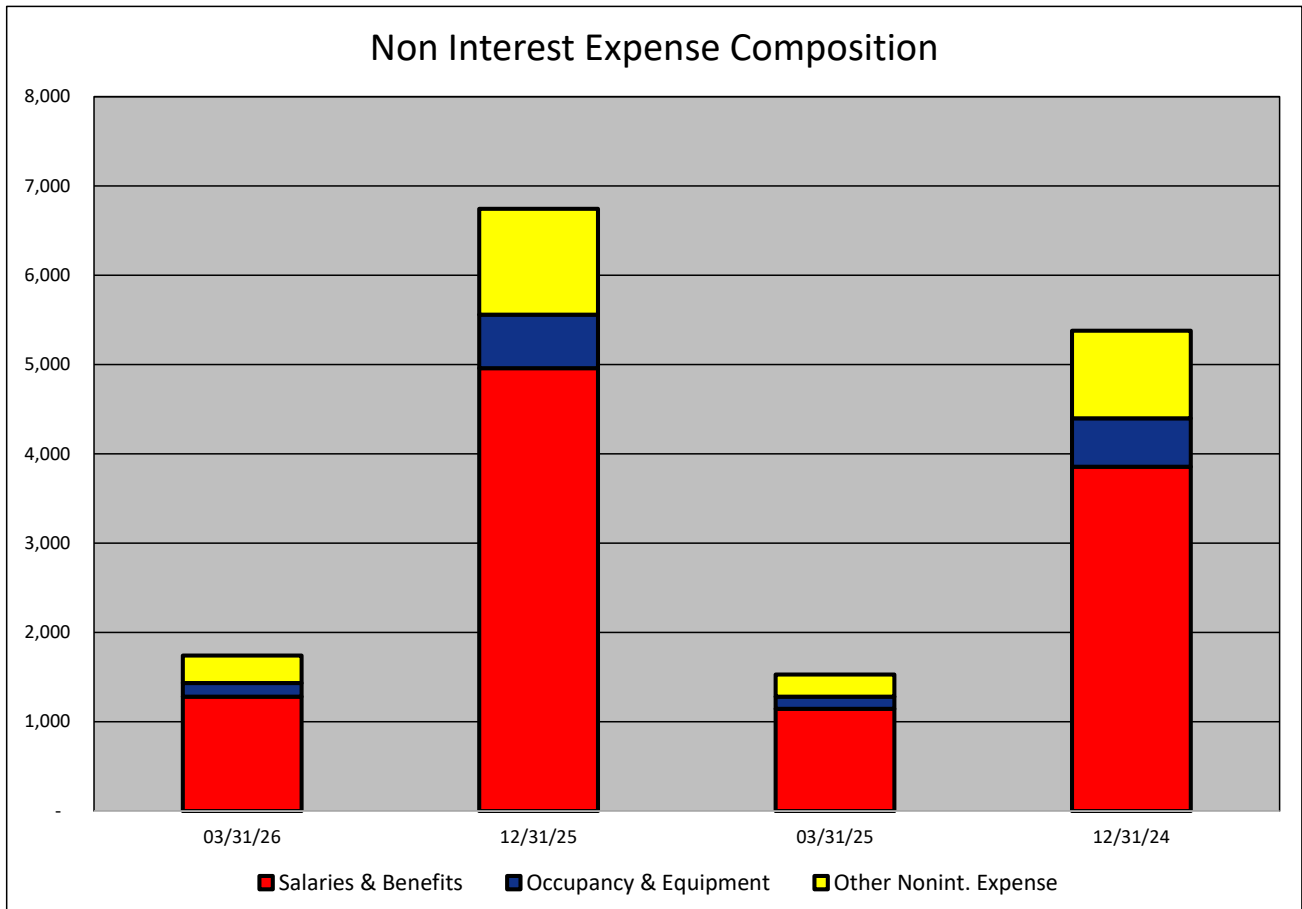


NONINTEREST EXPENSE COMPOSITION- Evermore Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,281	4,959	1,144	3,857	137	11.98
Occupancy & Equipment	152	601	137	540	15	10.95
Other Nonint. Expense	309	1,184	248	982	61	24.60
Total Nonint. Expense	1,742	6,744	1,529	5,379	213	13.93



PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Evermore Bank	314,438	215,213	46.11
Seacoast National Bank	21,134,120	15,723,411	34.41
Optimumbank	1,268,490	977,176	29.81
Natbank, National Association	291,932	231,481	26.11
Anchor Bank	606,938	500,445	21.28
Cypress Bank & Trust	221,102	185,325	19.31
Locality Bank	357,989	303,213	18.07
Desjardins Bank, National Association	340,637	335,576	1.51
Paradise Bank	444,871	446,912	(0.46)
Community Bank Of The South	252,467	267,404	(5.59)
Bank Of Belle Glade	155,890	169,808	(8.20)

Select Peer Average	2,308,079	1,759,633	16.58
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Cypress Bank & Trust	161,065	108,305	48.71
Evermore Bank	249,306	175,299	42.22
Optimumbank	1,089,593	799,503	36.28
Anchor Bank	450,136	360,996	24.69
Locality Bank	292,281	235,845	23.93
Seacoast National Bank	12,659,619	10,459,037	21.04
Natbank, National Association	216,396	193,748	11.69
Bank Of Belle Glade	68,371	61,533	11.11
Community Bank Of The South	75,297	73,707	2.16
Desjardins Bank, National Association	265,512	270,417	(1.81)
Paradise Bank	301,852	324,569	(7.00)

Select Peer Average	1,439,039	1,187,542	19.37
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

CAPITAL RATIOS
For the three months ended March 31, 2026

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Natbank, National Association	29.34	29.19	63.45	64.71	63.45
Desjardins Bank, National Association	19.50	19.82	0.00	0.00	0.00
Evermore Bank	13.10	13.50	16.49	17.65	16.49
Locality Bank	13.45	13.16	0.00	0.00	0.00
Cypress Bank & Trust	12.59	12.62	0.00	0.00	0.00
Optimumbank	9.91	10.74	0.00	0.00	0.00
Seacoast National Bank	14.35	9.87	13.87	15.12	13.87
Bank Of Belle Glade	8.47	9.85	0.00	0.00	0.00
Community Bank Of The South	7.88	9.26	22.67	23.73	22.67
Anchor Bank	8.80	9.06	0.00	0.00	0.00
Paradise Bank	6.47	8.11	12.12	13.11	12.12

Select Peer Average	13.08	13.20	11.69	12.21	11.69
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2026

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Natbank, National Association	106.57	74.13	1.53
Optimumbank	99.59	85.90	2.39
Locality Bank	99.39	81.65	4.31
Desjardins Bank, National Association	97.48	77.95	5.91
Anchor Bank	94.36	74.17	13.18
Evermore Bank	92.13	79.29	4.24
Cypress Bank & Trust	86.95	72.85	13.05
Seacoast National Bank	76.05	59.90	26.78
Paradise Bank	73.08	67.85	9.65
Bank Of Belle Glade	48.22	43.86	21.18
Community Bank Of The South	32.89	29.82	29.96

Select Peer Average	82.43	67.94	12.02
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Paradise Bank	451,819	1.93	28.70
Optimumbank	1,214,561	1.67	16.45
Desjardins Bank, National Association	335,203	1.43	7.29
Cypress Bank & Trust	219,121	1.27	10.16
Bank Of Belle Glade	155,457	1.06	12.67
Anchor Bank	595,402	1.06	12.57
Community Bank Of The South	254,757	0.77	9.34
Seacoast National Bank	20,970,413	0.62	4.25
Evermore Bank	305,500	0.47	3.54
Natbank, National Association	294,426	0.41	1.41
Locality Bank	352,537	0.10	0.70

Select Peer Average	2,286,291	0.98	9.73
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Optimumbank	0.59	1.87	49.83	11.97
Anchor Bank	0.39	1.55	57.88	11.67
Seacoast National Bank	0.48	1.82	59.16	11.00
Bank Of Belle Glade	0.21	1.89	59.59	9.17
Community Bank Of The South	0.16	1.62	59.91	12.02
Paradise Bank	0.60	2.37	60.60	8.72
Desjardins Bank, National Association	0.89	2.65	64.88	6.55
Evermore Bank	0.12	2.16	67.08	10.48
Cypress Bank & Trust	5.32	1.72	78.92	4.02
Locality Bank	0.33	3.12	82.78	9.68
Natbank, National Association	0.03	3.37	84.34	6.63

Select Peer Average	0.83	2.19	65.91	9.27
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PEER GROUP COMPARISONS REPORT

Treasure Coast Group

ASSET QUALITY RATIOS

For the three months ended March 31, 2026

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Cypress Bank & Trust	1.08	0.00	0.00	0.00
Evermore Bank	1.12	0.00	0.00	0.00
Bank Of Belle Glade	0.66	0.00	0.00	0.00
Community Bank Of The South	1.30	0.00	0.00	0.00
Desjardins Bank, National Association	1.07	0.05	0.04	0.18
Paradise Bank	1.00	0.09	0.06	0.87
Natbank, National Association	0.76	0.14	0.10	0.34
Anchor Bank	0.74	0.15	0.11	1.19
Optimumbank	1.02	0.20	0.17	1.11
Seacoast National Bank	1.39	0.75	0.47	4.58
Locality Bank	1.74	1.74	1.42	9.11

Select Peer Average	1.08	0.28	0.22	1.58
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Anchor Bank	1.62	7.56	0.00	1.73	11.45
Bank Of Belle Glade	1.55	32.55	0.00	4.91	16.28
Optimumbank	1.19	9.85	0.00	0.26	2.13
Cypress Bank & Trust	1.18	7.85	0.00	12.82	0.00
Seacoast National Bank	1.00	2.62	0.21	2.73	23.99
Natbank, National Association	0.95	21.60	0.00	0.00	1.53
Locality Bank	0.68	12.21	0.00	0.00	4.31
Community Bank Of The South	0.61	36.26	0.00	0.00	29.96
Paradise Bank	0.59	13.49	0.00	0.00	9.65
Desjardins Bank, National Association	0.43	14.83	0.00	5.91	0.00
Evermore Bank	0.43	15.60	0.00	0.00	4.24

Select Peer Average	0.93	15.86	0.02	2.58	9.41
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Optimumbank	85.02	0.38	0.00	0.00
Locality Bank	80.23	0.53	0.00	0.07
Evermore Bank	77.77	0.59	0.00	0.00
Desjardins Bank, National Association	77.11	0.43	0.00	0.00
Anchor Bank	73.62	2.05	0.00	0.00
Natbank, National Association	73.57	0.72	0.00	0.00
Cypress Bank & Trust	72.06	2.65	0.00	0.03
Paradise Bank	67.18	6.30	0.00	0.27
Seacoast National Bank	58.98	1.01	0.02	5.78
Bank Of Belle Glade	43.57	0.40	0.00	0.00
Community Bank Of The South	29.44	0.95	0.00	0.00

Select Peer Average	67.14	1.46	0.00	0.56
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2026

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Desjardins Bank, National Association	76.36	23.64	100.00	0.00	0.00
Natbank, National Association	54.31	45.69	100.00	0.00	0.00
Bank Of Belle Glade	40.09	59.91	100.00	0.00	0.00
Paradise Bank	35.00	65.00	100.00	0.00	0.00
Cypress Bank & Trust	30.45	68.16	98.61	1.39	0.00
Optimumbank	26.99	69.48	96.47	0.00	3.53
Anchor Bank	25.74	60.98	86.73	0.00	13.27
Community Bank Of The South	24.37	75.63	100.00	0.00	0.00
Seacoast National Bank	23.38	69.59	92.97	2.70	4.33
Locality Bank	13.91	81.55	95.46	0.00	4.54
Evermore Bank	6.43	93.57	100.00	0.00	0.00

Select Peer Average	32.46	64.84	97.29	0.37	2.33
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PEER GROUP COMPARISONS REPORT
Treasure Coast Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2026

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Desjardins Bank, National Association	5.19	0.57	4.71	97.12
Paradise Bank	6.45	1.78	4.70	91.45
Optimumbank	6.49	2.35	4.40	98.76
Natbank, National Association	5.00	1.37	4.05	98.84
Locality Bank	6.37	2.87	3.88	98.85
Cypress Bank & Trust	5.77	2.15	3.83	93.88
Seacoast National Bank	5.30	1.66	3.75	90.19
Bank Of Belle Glade	4.27	0.94	3.38	97.85
Evermore Bank	6.47	3.65	3.31	99.09
Anchor Bank	5.55	2.62	3.07	96.12
Community Bank Of The South	4.25	1.42	2.91	96.17

Select Peer Average	5.56	1.94	3.79	96.21
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